

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) An electronic bill payment network, comprising:

a plurality of user network stations associated with a plurality of different users, a first of the plurality of user network stations being associated with a first of the plurality of different users and operable to transmit, ~~in real time, information relevant to an amount of an available bill and~~ an instruction to pay the an available bill;

a plurality of biller network stations associated with a plurality of different billers, a first of the plurality of biller network stations being associated with a first of the plurality of different billers and operable, ~~in real time, to receive the transmitted relevant information and to determine the amount of the available bill based upon the received relevant information and~~ transmit a first amount of the available bill and a revised amount of the available bill; and

a central network station operable to receive the first ~~determined~~ amount and revised amount of the available bill and the transmitted pay instruction, ~~in real time,~~ and to direct payment of the ~~determined~~ revised amount of the available bill based upon the received pay instruction.
2. (Currently Amended) A network according to claim 1, wherein:

the central network station is further operable to transmit bill availability information identifying ~~at least two available bills~~ the available bill for the first user; and

the first user network station is further operable to receive the transmitted bill availability information, ~~to select the available bill from the identified at least two available bills~~, and to transmit a request for the available bill pay instructions ~~based upon the selection prior to transmitting the relevant information.~~

3. (Previously Amended) A network according to claim 2, wherein the bill availability information identifies the available bill without identifying the amount of the available bill.

4. (Original) A network according to claim 2, further comprising:

a database configured to store the bill availability information so as to further identify those of the identified available bills which require information relevant to the amount of those identified available bills.

5. (Original) A network according to claim 4, wherein the database is further configured to store the determined amount.

6. (Canceled)

7. (Canceled)

8. (Currently Amended) A network according to claim 1, wherein the ~~transmitted relevant information is indicative of a disputed portion of a previously determined amount of the available bill.~~ revised amount of the available bill is determined in response to a disputation associated with the available bill.

9. (Currently Amended) A network according to claim ~~4~~ 8, wherein:
~~the first biller network station is further operable, in real time, to transmit the available bill including a previously determined amount, and the determined amount of the available bill represents an adjustment to the previously determined amount.~~ the revised amount of the available bill replaces the first amount of the available bill.

10. (Currently Amended) A method of paying electronic bills, comprising the steps of:

~~transmitting, in real time, information relevant to an amount of an available bill, from a first network location;~~

~~determining, in real time, the a first amount of the an available bill based upon the transmitted information, at a second network location;~~

~~receiving, in real time, the determined first amount, at the first network location;~~

determining a revised amount of the available bill at the second network location;

receiving the revised amount of the available bill at the first network location;

transmitting, ~~in real time,~~ an instruction to pay the ~~determined~~ revised amount of the available bill from the first network location;

receiving, ~~in real time,~~ the ~~determined~~ revised amount and the ~~transmitted~~ pay instruction, at a third network location; and

directing payment of the ~~determined~~ revised amount of the available bill based upon the received pay instruction, from the third network location.

11. (Currently Amended) A method according to claim 10, further comprising the steps of:

transmitting, ~~in real time,~~ bill availability information identifying the available bill ~~a plurality of available bills of a plurality of different billers,~~ from the third network location; and

~~selecting, in real time, the available bill from the identified plurality of available bills;~~

transmitting, ~~in real time,~~ a request for the available bill ~~based upon the selection;~~ and

~~transmitting, in real time, a request for the relevant information responsive to the transmitted request for the available bill;~~

wherein the request for the available bill is transmitted prior to the instruction to pay ~~relevant information includes a quantity of product used and is transmitted responsive to the transmitted request for relevant information.~~

12. (Canceled)

13. (Currently Amended) A method according to claim 10, further comprising the steps of:

transmitting, ~~in real time~~, bill availability information identifying the available bill, from the third network location;

transmitting, ~~in real time~~, a request for the identified available bill; and

transmitting, ~~in real time~~, the available bill, including a ~~previously~~ the determined revised amount of the available bill, responsive to the transmitted request for the available bill, from the second location;

wherein the revised amount is determined in response to a disputation associated with the available bill ~~relevant information includes a requested modification to the previously determined amount.~~

14. (Currently Amended) A method according to claim 10, further comprising the steps of:

storing, in a database, bill availability information identifying the available bill;

transmitting the stored bill availability information, from the third network location;

receiving the transmitted bill availability information at the first location;

~~wherein the available bill is identified in the received transmitted bill availability information as requiring information relevant to the bill amount.~~

15. (Currently Amended) A method according to claim 14, further comprising the step of:

storing the ~~received~~ revised amount in the database.

16. (Currently Amended) A ~~An~~ An electronic bill payment system, comprising:

a database configured to store bill availability information identifying available bills of a plurality of different billers for a plurality of different users;

a processor configured (i) to receive a ~~real-time~~ network communication of ~~an a~~ a first amount of one of the available bills identified in the stored bill availability information for a first of a plurality of different users from a first of the plurality of different billers, (ii) to receive a network communication of a revised amount of the one available bill from the first of the plurality of billers, (iii) to receive ~~and~~ a ~~real-time~~ network communication of an instruction to pay the ~~one~~ available bill from the first user, ~~(ii)~~(iv) to generate a directive to pay the revised amount of the one available bill based upon the received communicated pay instruction, and ~~(iii)~~(v) to store the received communicated revised amount in the database in association with the bill availability information identifying the one available bill.

17. (Currently Amended) A system according to claim 16, wherein:

the processor is further configured to transmit the stored bill availability information identifying the one available bill for the first user, prior to receiving the ~~real time~~ network communication of the revised amount and of the instruction to pay.

18. (Canceled)

19. (Canceled)

20. (Currently Amended) An article of manufacture for paying bills electronically, comprising: a computer readable storage medium; and

computer programming stored on the medium and configured to be readable from the medium by a computer processor and thereby cause the processor to operate ~~in real time~~ so as to:

receive a communication of a first amount of an available bill of a first of a plurality of different billers for a first of a plurality of different users;

transmit, to a the first user ~~of a plurality of different users~~, bill availability information identifying ~~an~~ the available bill ~~of a first of a plurality of different billers for the first user;~~

receive, subsequent to the transmission, a communication of ~~an~~ a revised amount of the available bill ~~of the first biller for the first user~~ determined by the first biller;

receive a communication of an instruction of the first user to pay the available bill; and

generate a directive to pay the received communicated revised amount of the available bill based upon the received communicated pay instruction.

21. (Currently Amended) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate so as to:
to store the received communicated revised amount in a database.

22. (Currently Amended) An article of manufacture according to claim 21, wherein the revised amount is stored in the database so as to replace a ~~previously determined~~ the first amount of the available bill previously stored in the database.

23. (Currently Amended) An article of manufacture according to claim 20, wherein the computer programming is further configured to cause the processor to operate ~~in real time~~ so as to:

receive a communication requesting bills of the first user, with the bill availability information being transmitted responsive to the received communication requesting bills.

24. (Canceled)

25. (Canceled)

26. A method of instructing payment of electronic bills ~~in a single on-line user session~~, comprising the steps of:

transmitting, from a user station to a biller station, ~~information relevant to an~~
amount of an available bill;

determining, at a biller station, ~~the~~ a revised amount of the available bill based
upon the ~~transmitted relevant information~~;

transmitting, from the biller station to the user station, the ~~determined~~ revised
amount;

transmitting, from the user station after transmission of the ~~determined~~ revised
amount from the biller station, an instruction to pay the ~~determined~~ revised amount;

receiving, at a payment service provider station, the transmitted instruction to
pay the ~~determined~~ revised amount; ~~and~~

~~transmitting, from the payment service provider station to the user station, bill~~
~~availability information identifying the available bill;~~

~~wherein the information relevant to the amount of the available bill is transmitted~~
~~from the user station responsive receipt of the transmitted bill availability information~~
~~identifying the available bill.~~

27. (Previously Cancelled)

28. (Currently Amended) A method according to claim 26, further comprising:

~~storing information indicative of the available bill, wherein the transmitted bill~~
~~availability information is generated based on the stored information; and~~

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~~storing the determined amount in association with the previously stored
information indicative of the available bill based on the received payment instruction.
replacing the first amount of the available bill with the revised amount at the biller station.~~